

Your Name
Address
City, State, Zip
SSN:
DOB:

Date:

Credit Bureau
Address
City, State, Zip

**NOTICE OF PENDING LITIGATION SEEKING RELIEF AND MONETARY DAMAGES UNDER
FCRA SECTION 616 & SECTION 617**

Please accept this final written **OFFER OF SETTLEMENT BEFORE LITIGATION** as my attempt to amicably resolve your continued violation of the Fair Credit Reporting Act regarding your refusal to delete UNVERIFIED information from my consumer file. I intend to pursue litigation in accordance with the FCRA to seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 if the UNVERIFIED items listed below are not deleted immediately. A copy of this letter as well as copies of the three written letters sent to you previously will also become part of a formal complaint to the Federal Trade Commission and shall be used as evidence in pending litigation provided you fail to comply with this offer of settlement.

Despite three written requests, the unverified items listed below still remain on my credit report in violation of Federal Law. You are required under the FCRA to have a copy of the original creditors documentation on file to verify that this information is mine and is correct. In the results of your investigations, you stated in writing that you "verified" that these items are being "reported correctly".

I request for the third time that you provide the method of verification you used. Your response should provide:

- The name of the original creditor
- The address and phone number of the original creditor
- The name of the person at (**Credit Bureau**) who verified the dispute with the original creditor
- The documentation used to verify the dispute

You have **NOT** provided me a copy of ANY original documentation (a consumer contract with my signature on it) as required under **Section 609 (a)(1)(A) & Section 611 (a)(1)(A)**. Furthermore you have failed to provide the method of verification as required under **Section 611 (a)(7)**. Please be advised that under **Section 611 (5)(A)** of the FCRA - you are required to **"...promptly DELETE all information which cannot be verified."**

This law is very clear as to the Civil liability and at the remedy available to me (**Section 616 & 617**) if you fail to comply with Federal Law. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.

I demand the following accounts be verified or deleted immediately.

1. Name of Account - Account Number - Unverified Account
2. Name of Account - Account Number - Unverified Account....

Please remove all non-account holding inquiries over 30 days old.

Please add a Promotional Suppression to my credit file.

In WITNESS WHEREOF, the said party has signed and sealed these presents the day and year first above written.

Signed, sealed, and delivered in the presence of: _____
Printed Name

Autograph

State of _____

County of _____

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared (**Your Name**)_____, who is personally known to me or who has produced proper identification and who executed the foregoing instrument and **he/she** acknowledged before me that **he/she** executed the same.

WITNESS my hand and official seal in the County and State aforesaid this ____ day of _____ 20____.

Notary Signature

Notary Public Printed Name: _____

Seal:

My Commission expires: _____